

Certificate Number: 15111-PAE-DE-039409749

Bankruptcy Case Number: 20-10164



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 5, 2025, at 6:40 o'clock PM EST, Cynthia Santiago completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 5, 2025 By: /s/Rafia Yaqoob for Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education